

United States Bankruptcy Court  
Western District of Washington

In re:  
Gaylen Operia Tibbitt  
Debtor

Case No. 18-14257-CMA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 29

Date Rcvd: Feb 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2019.

956513409 +Alliance One, Alliance One Receivables Management, Inc, 6565 Kimball Drive Suite 200,  
Gig Harbor, WA. 98335-1206  
956513387 +Amazon, Global Credit & Collection Corp, 5440 N Cumberland Ave Suite 300,  
Chicago, IL. 60656-1486  
956513410 +Bank Of America, 9700 Bissonnet Street, Suite 1500, Houston, TX. 77036-8013  
956513388 +Bank of America, N.A., Nelson & Kennard, 2180 Harvard St. Ste. 160, PO Box 13807,  
Sacramento, Ca. 95853-3807  
956513413 +Best Buy, 7601 Penn Avenue South., Richfield MN 55423-3683  
956513402 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, Home Depot Credit Services, Processing Center,  
Des Moines, IA. 50364-0500)  
956513389 +Capitol One, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA. 23541-0914  
956513392 Capitol One Bank (USA), N.A., Northland Group, Inc., PO Box 390846,  
Edina, IVIN. 55439-0846  
956513391 +Capitol One Services Inc., Capital Management Services, Inc., 726 Exchange St. - Suite 700,  
Buffalo, NY. 14210-1464  
956513393 +Carrington Mortgage Services, 650 N.E. Holladay Street Suite 1600, Off,  
Portland, OR 97232-2045  
956513412 +Carrington Mortgage Services, LLC., PO Box 5001, Westfield, IN. 46074-5001  
956513398 +Discover Bank, KLV Law Offices of Krista L. White & Ass, 1417 4th Ave. Suite 300,  
Seattle, WA. 98101-2242  
956513400 Fingerhut, Nationwide Debt Management Solutions, 3609 Bradshaw Rd. Suite H-229,  
Sacramento, CA. 95827-3275  
956513401 +GE Capital Retail Bank (7501-9), Patenaude & Felix, A.P.C. (Attorneys),  
4545 Murphy Canyon Rd. 3rd floor, San Diego, CA. 92123-4363  
956513403 HSN, Asset Recovery Solutions, LLC, 2200. E. Devon Ave. Ste. 200,  
Des Plaines, IL. 60018-4501  
956513404 National Enterprise Systems/Synchrony Bank, 29125 Solon Road, Solon, OH. 44139-3442  
956513405 +North Star Capital Acquisition, LLC or Capitol One, Northland Group, Inc., PO Box 390846,  
Minneapolis, MN. 55439-0846  
956513406 Premier Bankcard, LLC, Rushmore Service Center, PO Box 5508, Sioux Falls, SD. 57117-5508  
956513408 +Premiere Credit, Premiere Credit of North America. LLC., PO Box 199014,  
Indianapolis, IN. 46219-9014  
956513407 +QVC, Global Credit & Collection Corp, 5440 N Cumberland Ave. Ste. 300,  
Chicago, IL 60656-1486

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

db +E-mail/PDF: golfegg@hotmail.com Feb 27 2019 01:36:50 Gaylen Operia Tibbitt,  
13497 Tenino Dr W, Bremerton, WA 98312-2013  
tr +EDI: QJSPETERSON.COM Feb 27 2019 06:33:00 John S Peterson, PO Box 829,  
Kingston, WA 98346-0829  
smg EDI: WADEPREV.COM Feb 27 2019 06:33:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
956513414 +EDI: CHASE.COM Feb 27 2019 06:33:00 CHASE CARD, 270 Park Avenue,  
New York City, NY. 10017-2070  
956513390 EDI: CAPITALONE.COM Feb 27 2019 06:33:00 Capitol One Bank, PO Box 60599,  
City of Industry, Ca. 91716-0599  
956513399 EDI: RMSC.COM Feb 27 2019 06:33:00 Discount Tire, Synchrony Bank, PO Box 965033,  
Orlando, FL. 32896-5033  
956513411 E-mail/Text: bankruptcy.bnc@ditech.com Feb 27 2019 01:37:10 Ditech Financial LLC,  
PO Box 6172, Rapid City, SD. 57709-6172  
956513397 +EDI: MID8.COM Feb 27 2019 06:33:00 Midland Credit Management, Inc. or Midland Funding,  
8875 Aero Dr. Suite 200, San Diego, Ca. 92123-2255  
956513395 EDI: PRA.COM Feb 27 2019 06:33:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk, Va. 23541-1223

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

956513394 Chevron And Texaco, Sold by Synchrony Bank to:  
956513396 Credit One  
956513415 SYNCHRONY BANK/CARE CREDIT

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2019 at the address(es) listed below:

John S Peterson    kingstontrustee@hotmail.com,    jpeterson@ecf.epiqsystems.com  
Kelly D. Sutherland    on behalf of Creditor    The Bank of New York/Carrington Mortgage  
                                 ksutherland@logs.com  
Sarah R Flynn    on behalf of US Trustee    United States Trustee sarah.flynn@usdoj.gov,  
                                 Young-Mi.Petteys@usdoj.gov;Tara.Maurer@usdoj.gov;Martha.A.VanDraanen@usdoj.gov  
United States Trustee    USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

Gaylen Operia Tibbitt

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0211

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Western District of Washington

Case number: 18-14257-CMA

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gaylen Operia Tibbitt

2/26/19**By the court:** Christopher M Alston  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**